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Attorney Docket No. 00617425

Box Patent Application
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Transmitted herewith for filing in the U.S. Patent and Trademark Office is the patent application of inventors, Terry Allen-Rouman, Jack Michael Arrington, Keval Desai, Robert Edwin Dravenstott, Wendy D. Larson, Scott J. Levokove, John Joseph Mascavage III, Peter Eric Philipp and Margaret Morgan Weichert, entitled "ELECTRONIC PURCHASE METHOD AND FUNDS TRANSFER SYSTEM".

1. [X] Enclosed is a specification - 42 pages, including 5 independent claims and 22 claims total.
2. [X] Enclosed are the drawings - 5 sheets of informal drawings.
3. [] Preliminary Amendment.
4. [X] The filing fee is calculated on the basis of the claims existing in the application at 1 above.

Claims as Filed, Less Any Claims Canceled by Amendment						
	(Col. 1)	(Col. 2)	SMALL ENTITY			OTHER THAN A SMALL ENTITY
FOR:	NO. FILED	NO. EXTRA	RATE	FEES		RATE FEE
BASIC FEE	XXXXXXX	XXXXXXX	XXXX	\$345	or	XXXX \$690
TOTAL CLAIMS	22 - 20 = 0	2	x9 =	\$	or	x18 = \$ 36
INDEP CLAIMS	5 - 3 = 3	2	x39 =	\$	or	x78 = \$156
[0] MULTIPLE DEPENDENT CLAIM PRESENTED			+135 =	\$	or	+270 = \$ 0
If the difference in Col. 1 is less than zero, enter "0" in Col. 2.			TOTAL	\$		TOTAL \$882

5. [X] Enclosed is a check in the amount of \$922.00 to cover the filing fee for this application and assignment recordation fee. If there are any additional fees due in connection with the filing of this application, please charge these additional fees to our Deposit Account No. 13-0019.

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6. [X] The Commissioner is hereby authorized to charge payment of the following fees during the pendency of this application or credit any overpayment to deposit Account No. 13-0019. A duplicate copy of this sheet is attached.

[X] Any patent application processing fees under 37 CFR §§ 1.16 or 1.17.

[X] The issue fee set in 37 CFR § 1.18 at or before mailing of the Notice of Allowance, pursuant to 37 CFR § 1.311(b).

7. [X] A Combined Declaration and Power of Attorney is enclosed.

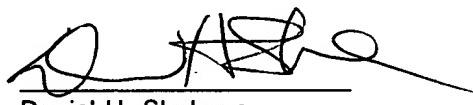
8. [X] An Assignment to Achex, Inc., cover sheet for recordation in the U.S. Patent and Trademark Office, and Recordation fee of \$40.00 is enclosed.

10. [] Small Entity Statement.

11. [X] Return Post Card.

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Dated: February 29, 2000